DOCUMENT RESUME

ED 265 274 UD 024 676

TITLE	Joblessness among Women: A Portrait of Female Unemployment. A First Friday Report.
INSTITUTION	Full Employment Action Council, Washington, DC.
PUB DATE	1 Nov 85
NOTE	50p.; Issued by the Coalition on Women and Employment and the Full Employment Action Council.
AVAILABLE FROM	Full Employment Action Council, 815 16th Street, N.E., Washington, DC 20006.
PUB TYPE	Statistical Data (110) -- Reports - Research/Technical (143)
EDRS PRICE	MF01/PC02 Plus Postage.
DESCRIPTORS	Blacks; *Equal Opportunities (Jobs); Fatherless Family; *Females; *Heads of Households; Hispanic Americans; Job Training; *Minority Groups; Poverty; Sex Bias; *Underemployment; *Unemployment; Vocational Education
IDENTIFIERS	Job Training Partnership Act 1982; Work Incentive Program

ABSTRACT

This report presents a portrait of female unemployment from a national perspective. Summary findings indicate that nearly 8 million American women either do not have jobs or work part-time because they cannot find full-time employment. Unemployment is particularly high among Black women (15%); Hispanic women (11%), and female heads of households (11.6%); these rates are one and one half to two times higher than the rate of unemployment in the general population. Three years after the 1981-82 recession, unemployment among women remains 34% higher than it was following the 1974-75 recession, and levels among Black women, Hispanic women, and female heads of household are 37%-85% higher than they were during previous periods of economic recovery. The joblessness among women and the low wage levels in traditionally female occupations continue to undermine the economic stability of families. Finally, it was found that current Federal initiatives to combat joblessness and underemployment among women fall short of documented needs. Job training has dropped since 1981 and efforts to prevent employment discrimination and worker dislocation are being weakened by current government policies. The paper presents details of these and other findings and an analysis of the implications. Included is a listing of women's organizations. (CG)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED265274

A FIRST FRIDAY REPORT

JOBLESSNESS AMONG WOMEN:

A PORTRAIT OF FEMALE UNEMPLOYMENT

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
✓ This document has been reproduced as received from the person or organization originating it.
Minor changes have been made to improve reproduction quality.
• Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

November 1, 1985

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY
Ellen M. Vollinger
Full Employment Action Council
TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Issued by the Coalition on Women and Employment and the Full Employment Action Council in conjunction with:

9 to 5, National Association of Working Women
American Association of University Women
American Civil Liberties Union
Amalgamated Clothing and Textile Workers Union
American Federation of State, County, and Municipal Employees
American Jewish Congress
American Youth Work Center
Americans for Democratic Action
B'nai B'rith Women
Center for Community Change
Children's Defense Fund
Coalition on Block Grants and Human Needs
Communications Workers of America
Displaced Homemakers Network
Federally Employed Women
Food and Allied Service Trades Department, AFL-CIO
Friends Committee on National Legislation
Girls Clubs of America
Human Environment Center
Industrial Union Department, AFL-CIO
Jobs Watch
Interfaith Action for Economic Justice
International Union of Operating Engineers
League of Women Voters of the U.S.
Lutheran Council U.S.A. Office for Governmental Affairs
Mexican American Legal Defense and Education Fund
NAACP Legal Defense and Educational Fund, Inc.
National Commission on Working Women
National Congress for Community Economic Development
National Congress of Neighborhood Women
National Council of La Raza
National Conference of Puerto Rican Women
National Council of Senior Citizens
National Federation of Business and Professional Women's Clubs, Inc. (BPW/USA)
National Office for Black Catholics
National Political Congress of Black Women
National Urban League
National Women's Law Center
National Women's Political Caucus
NETWORK
Older Women's League
Presbyterian Church U.S.A.
Roosevelt Centennial Youth Project
Rural Coalition
United Auto Workers
United Church of Christ, Office for Church in Society
United Food and Commercial Workers
United Methodist Church Department of Social and Economic Justice
General Board of Church and Society
United States Catholic Conference
United States Student Association
United Steelworkers of America
Wider Opportunities for Women
Women and Poverty Project, American University
Women Employed
Women U.S.A.
Women's Employment and Economic Development Association
Women's Equity Action League
Women's Legal Defense Fund
Women's Technical Assistance Project
Worker's Defense League, Inc.
YWCA of the USA, National Board

UD 024676

Contributors to the report include: the American Civil Liberties Union, Children's Defense Fund, Displaced Homemakers Network, Mexican Americal Legal Defense and Education Fund, League of Women Voters Education Fund, NAACP Legal Defense and Educational Fund, Inc., National Council of La Raza, National Women's Law Center, Wider Opportunities for Women, Women and Poverty Project, Women's Equity Action League, and the AFL-CIO Economic Research Department.

Special thanks to the National Women's Law Center and the Children's Defense Fund for coordinating, assembling and preparing this report.

For further information or additional copies of this report, contact:

National Women's Law Center
1616 P Street, N.W.
Washington, D.C. 20036
202/328-5160

Children's Defense Fund
122 C Street, N.W.
Washington, D.C. 20001
202/628-8787

Full Employment Action Council
815 16th Street, N.W.
Washington, D.C. 20006
202/393-7415

SUMMARY AND KEY FINDINGS

* Today, nearly 8 million American women are either out of work or working part-time because full-time jobs are not available. The "real" jobless rate (including discouraged and involuntary part-time workers) for women in September 1985 was 15%.

* Unemployment among specific groups of women remains intolerably high -- 15% of black women in the labor force are officially counted as unemployed, as well as 11% of Hispanic women and 11.6% of female heads of households. Women in these groups are one and one-half to two times as likely as the average American to be unemployed.

* Notwithstanding the current economic recovery, employment conditions for American women remain substantially worse after the 1981-82 recession than they were following previous recessions. In September 1985, 34 months after the 1981-82 recession, the total number of unemployed American women is still 34% higher than at a comparable point following the 1974-75 recession. Unemployment levels for black women, Hispanic women and female heads of household also remain 37-85% above levels achieved during prior periods of recovery.

* Joblessness among women and low wage levels in traditionally female occupations continue to undermine the economic stability of American families. Families headed by women who are not employed are three times as likely to live in poverty as those headed by working women. Even among two-parent families, those in which the mother does not work are two and one-half times as likely to be impoverished as those in which the mother is employed.

* Current federal initiatives to combat joblessness and underemployment among women fall far short of documented needs. Federal support for job training has dropped substantially since 1981, and other efforts to prevent employment discrimination and worker dislocation are being weakened by the policies of the Reagan administration.

I.

OVERVIEW OF JOBLESSNESS AMONG WOMEN - A NATIONAL PERSPECTIVE

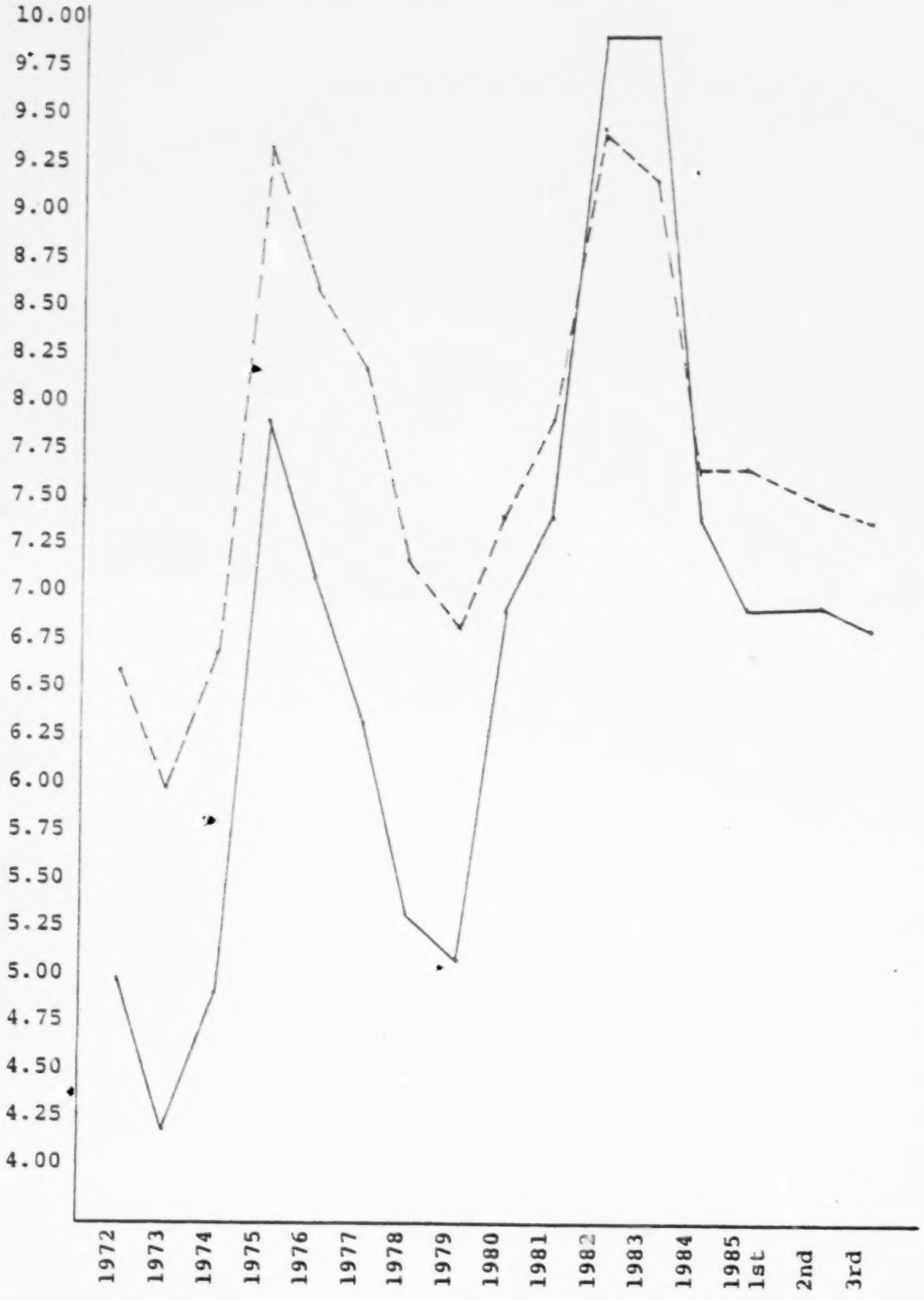
Portrait of Female Unemployment

The problem of joblessness in America -- among men and women alike -- remains deeply troubling. Despite a period of "recovery" which has lasted almost three years, roughly 8 million Americans are counted officially as unemployed. The inclusion of so-called "discouraged workers" and those forced to accept part-time work because full-time jobs are not available raises the "real" jobless total to about 15 million. These large numbers of Americans unable to find jobs equal or exceed the total unemployed during previous postwar recessions. It is a national tragedy that, in the wake of unprecedented joblessness during the 1981-82 recession, today's levels of idleness are viewed as acceptable and consistent with a robust economic recovery.

These concerns regarding the overall employment outlook are magnified by persistent evidence that women still suffer a disproportionate share of the nation's joblessness. Except during the last recession, the official female unemployment rate has hovered substantially above the male rate for more than thirty years. (Figure 1) In September 1985, for example, the official unemployment rate for men age 16 and over stood at 6.7 percent, but the rate for women was 7.3 percent. Among adult women, the official unemployment rate has not shown any significant improvement during 1985 and recent trends offer little hope of further gains in the foreseeable future.

Figure 1

UNEMPLOYMENT: MEN & WOMEN, 16 years and older



Source: Bureau of Labor Statistics

The interrelated problems of joblessness and poverty are particularly threatening to female-headed households because these women confront multiple employment barriers which raise their chances of being unemployed. Official unemployment rates for women who are divorced, separated, widowed or single have consistently been 1-1/2 to 2 times higher than either the national average or the official unemployment rate for married women with a spouse present. Unemployment among women who maintain families has exceeded 10% since 1981. Thus, those American families least able to cope with the financial losses of prolonged joblessness remain among the most vulnerable groups in the U.S. labor market.

The recent recession has yet to end for nearly four million American women who are official counted as unemployed in September 1985. At a comparable point in January 1978 (34 months after the end of the 1975 recession), 2.8 million women were counted as out of work and the official unemployment rate stood at 7.0%. Following each recession since World War II, the unemployment rate has racheted upward, leaving increasing numbers of men and women without work even during perids of economic recovery. The absence of further improvements in employment conditions during the past year has simply reinforced this ominous trend.

Of course, the persistence of recession-level joblessness is vividly apparent in depressed regions of the country. A total of 15 states and the District of Columbia reported official unemployment rates (combined male and female) in excess of 8% in

1984. (See Appendix for additional data on state and local jobless rates.) Female unemployment rates in 1984 exceeded 8% in 19 states and the District of Columbia. The official unemployment data also suggest that the structure of regional and state economies place a disproportionate share of joblessness on women. Female unemployment rates in 27 states are higher than those for men; in 11 of these states, predominately in the southeastern part of the country, the gap betwen female and male unemployment rates exceeds one percentage point and reaches as high as 3.5 percentage points. Alabama boasted the highest female unemployment rate (12.9%) in 1984, followed by West Virginia (11.7%), Michigan (11.6%) and Mississippi (11.5%).

Geographic disparities in joblessness among women are also apparent in analyses of rural employment conditions. In response to deteriorating conditions in the agricultural sector, labor force participation of women in rural areas has risen to more than 46% among those living on farms and 52% for nonfarm women. Yet opportunities for women off the farm have not kept pace with this influx of rural women into the labor market. As of the second quarter of 1985, the female unemployment rate in rural areas stood at 8.5%, representing a total of more than 1.2 million women out of work.

Beyond the Official Unemployment Rate

The official unemployment rate does not tell the full story of joblessness among women. Among those officially counted as unemployed, the nature of employment problems encountered by

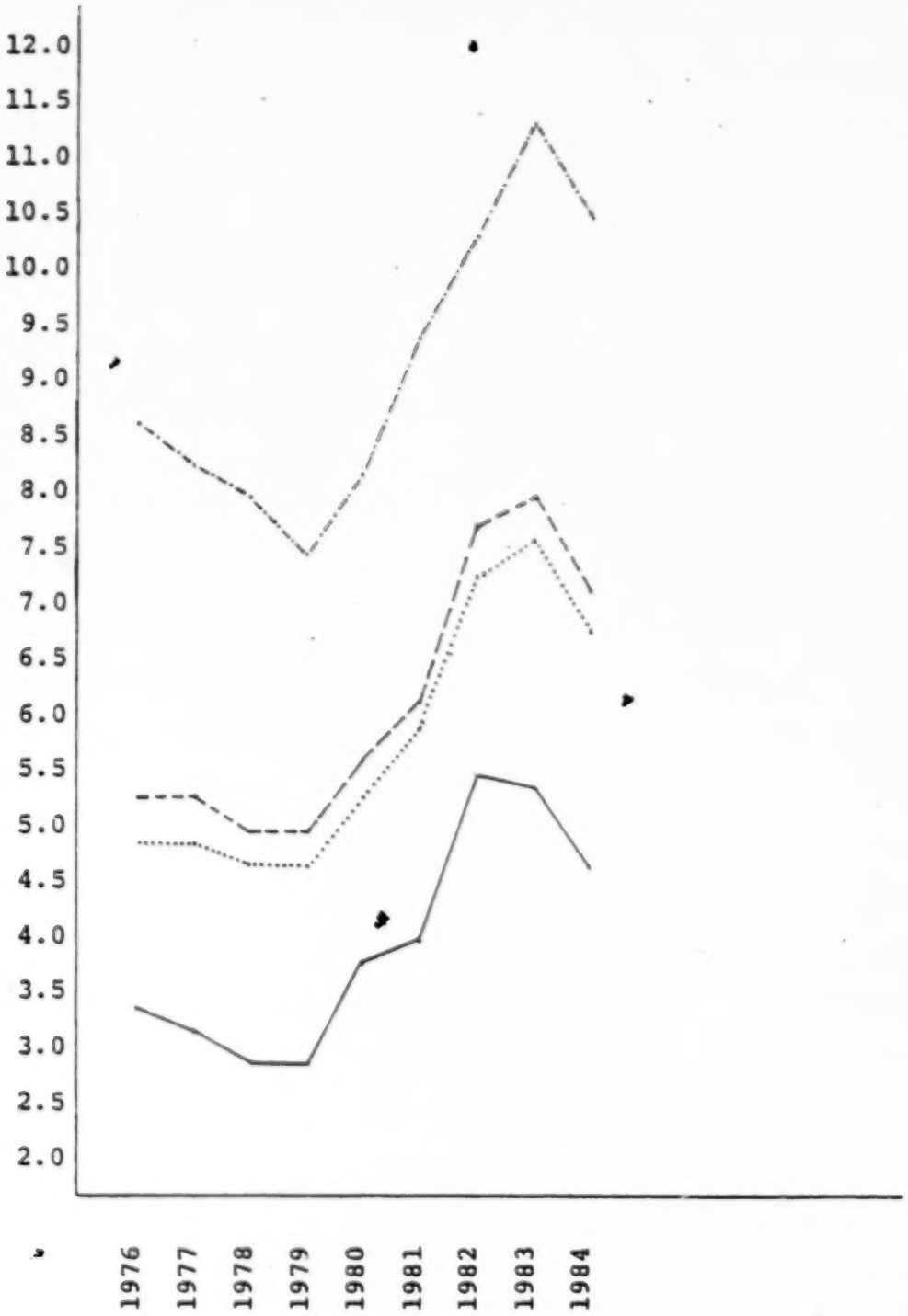
jobless women can be significantly different from those facing unemployed men. In addition, large numbers of women who are forced to accept part-time work or have become too discouraged to seek new jobs are not included in the official unemployment tally, but are nonetheless victims of widespread joblessness. Finally, women working in low-wage occupations with no prospects for advancement are clearly underemployed, facing economic threats and deprivations similar to those encountered by jobless women.

Unemployed women frequently begin at a disadvantage relative to men because of the way in which they enter unemployment. While two-thirds of unemployed men lose their jobs (including one of six who is just on layoff), women are twice as likely as men (44% vs. 22%) to come into unemployment not from a job, but from outside the labor force. As new workers or reentrants to the work force, they can rely upon neither recent work experience nor current employment references in their job search.

Although the average duration of unemployment for women workers is shorter than the average for men, extended joblessness among women has severe labor market consequences. Women, particularly during recessionary periods, are more likely than men to end a spell of unemployment by leaving the labor force altogether. This problem is especially disturbing because women are experiencing more long-term unemployment. Since 1980, the number of women experiencing unemployment for longer than 6 months has increased by 22%, compared to a 7% increase among men.

Figure 2

INVOLUNTARY PART-TIME EMPLOYMENT RATES



Note: Data differ from published figures for years prior to 1982. These figures are from conversions calculated by the Bureau of Labor Statistics as a result of the 1980 census.

Source: Bureau of Labor Statistics

More than twice as many women as men work part-time -- about 12 million women compared to 5.4 million men. The majority of women working part-time do so by choice. Less than a third of female part-time workers (about 7% of all women workers in September 1985) worked part-time for "economic" reasons, because they were unable to find full-time work. However, women are one and a half times as likely to work part-time for economic reasons as men. (Figure 2) In the 1980s, the number of workers forced to work part-time also increased twice as much for women as for men, up 824,000 versus 415,000 among men.

Even among the 23% of all women workers who are counted as working part-time voluntarily, their ability to choose between part-time and full-time work is far from clear. For example, part-time jobs that are defined as "full time for this job" are included in "voluntary" part-time work. In other words, if the job is offered only as a part-time job and accepted on that basis, the worker is counted as working part-time voluntarily.

Women who have stopped looking for work because they believe they would be unable to find a job are also not counted in the official unemployment rate, but they comprise a sizeable portion of the female jobless population. Most women not in the labor force are not counted as "discouraged workers" either because they do not want a job immediately or because they do not cite their pessimistic assessments of employment opportunities as the sole reason why they are not looking for work. Nonetheless, two out of three discouraged workers are women, and the number of women officially counted in this category increased from 553,000

to 632,000 (13.3%) since 1979. Analyses of the rate at which women enter the labor market when job opportunities increase suggest that the total number of female discouraged workers may be twice as great as the official statistics indicate.

When involuntary part-time and discouraged workers are added to the official unemployment count, it becomes evident that a large segment of the female population is affected by joblessness. The following estimate of real joblessness among American women illustrates the severity of female unemployment and underemployment:

"Real" Joblessness Among Women

Unemployed	3,764,000
Underemployed - working part-time for economic reasons	3,263,000
Discouraged workers	726,000
TOTAL	7,753,000
Total female labor force plus female discouraged workers	51,603,000
"Real" jobless rate for women	15.0%

Source: derived from Bureau of Labor Statistics Data

With nearly one in seven female workers either unemployed or underemployed in 1985, current levels of joblessness among women offer a compelling indictment of the nation's economic and social policies.

The Changing Labor Market Role of Women

In the past, the heavy burdens of joblessness and underemployment among women have been rationalized as reflections

of women's status as secondary wage earners in American families. Sweeping changes in family structure and female labor market participation now belie such claims. Increasingly, American women enter the labor market to support their families in much the same manner as men: two-thirds of women workers are the sole support of themselves or their families or have husbands earnings under $15,000. As a result, joblessness among women in the mid-1980s frequently carries more devastating consequences for families and their children than it did just two decades ago.

The social and economic roles of women have been dramatically reshaped during the postwar period. Female labor force participation has more than tripled since 1947, approaching 55% in 1985. Women now constitute almost half of the U.S. labor force, and 56% of all children in American have working mothers. Labor force participation rates are particularly high among young women, suggesting that the number of female workers will continue to grow in the years ahead.

More importantly, due to rapid increases in the number of female-headed households, female earnings have assumed a far greater role as a source of family income and economic support for children. A two-parent family in which the mother does not work is two and one-half times as likely to live in poverty as one in which the mother is employed. Of course, the importance of female earnings in single-parent households is far greater. Even when the mother is working, female-headed families are three times as likely to have incomes below the poverty level as two-parent families with two wage earners. For families headed by

women who are not employed, the chances of being impoverished rise to a level nine times greater than that faced by two-parent families with two wage earners. In 1984, 34.5% of all female-headed households lived in poverty; 56.4% of all households headed by women who were not in the labor force were poor.

The concentration of women in low-wage occupations with little prospect for advancement further compounds the economic vulnerability of families which rely heavily upon female earnings. While on its face this form of "underemployment" appears less devastating than joblessness, the combination of low wages, limited employment benefits (e.g., health insurance, day care, pension coverage), and sex-based occupational segregation has a powerful impact on the employment and income status of American women.

Our nation has moved far from the pre-World War II era in which fewer than one in five women were engaged in paid employment. The majority of American women now participate in the labor force, and their contributions to family income as well as national economic growth have increased dramatically. For this reason, the problems of joblessness and underemployment among women can no longer be viewed as tangential to the nation's economic and social welfare. The solution will require the sustained concern and energies of American society.

II.

JOBLESSNESS AMONG SPECIFIC GROUPS OF WOMEN *

Female Heads of Household

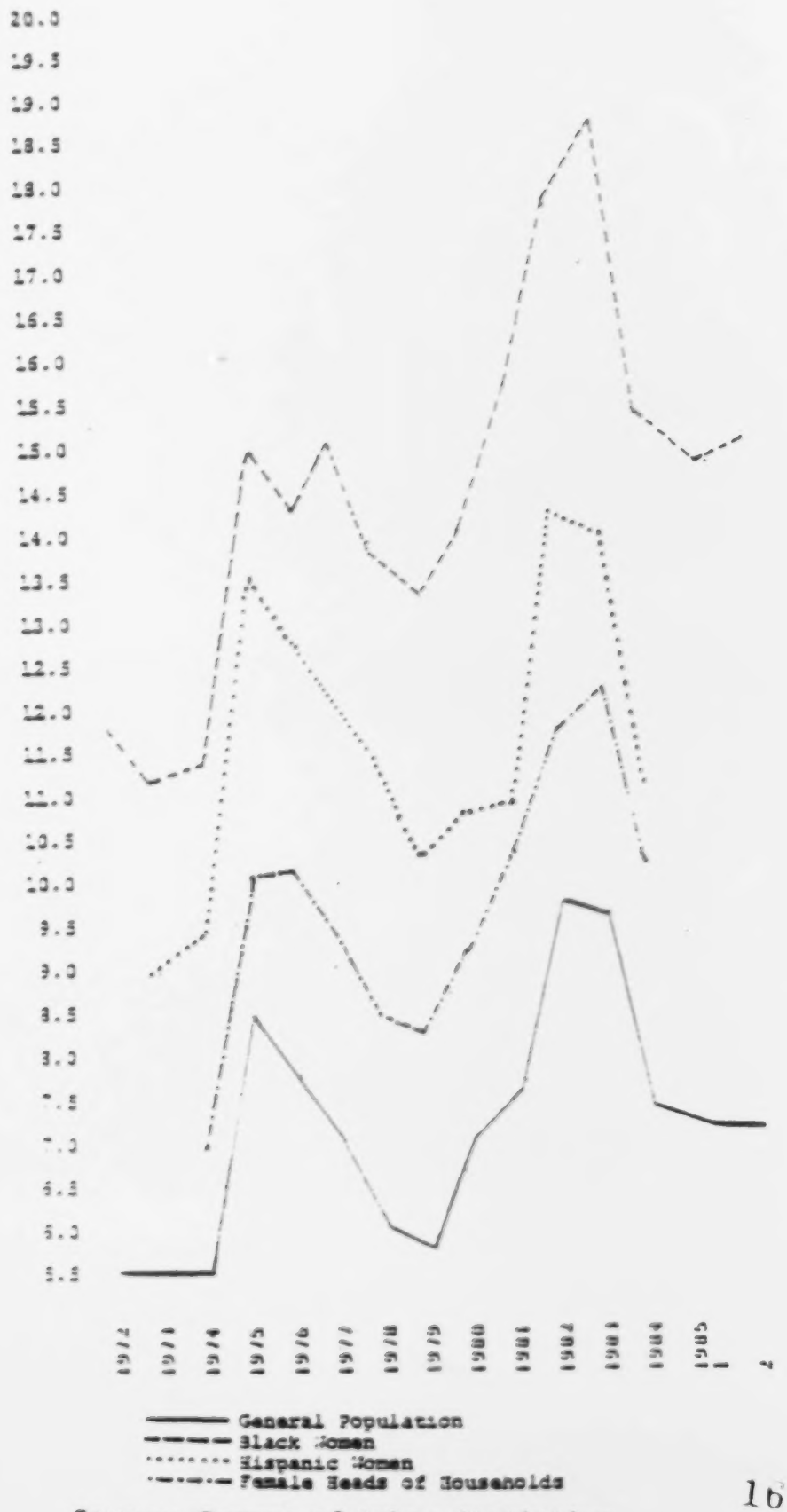
Female heads of household have an unemployment rate of 11.6% (September 1985), a full 4 percentage points higher than the national average of 7.5%. (Figure 3) The rate for black women heading households is 21.7% and Hispanic female heads of households have a 13.5% unemployment rate. Last year, for women with children under age six, the unemployment rate was 20.2%. Of those female heads of families working part-time, 40% were unable to find full-time employment. While 61% of women household heads worked to support their families, only 37% of women heads, and 31% of minority women heads, were fully (year-round, full-time) employed.

Female heads of households are experiencing far higher levels of unemployment today after nearly three years of economic recovery from the 1981-82 recession than they did at a comparable point after the 1974-75 recession. (Figure 4) In September 1985, 725,000 female heads of household were officially counted as unemployed, a total nearly twice as large as in January 1978 when 391,000 women heading families were unemployed. The official unemployment rate for female heads of household which stood at 8.3% in January 1978 now remains at 11.6%.

* Data on selected populations, including Asian and Native American women, are not available, thus hindering the relevant analysis.

Figure 3

UNEMPLOYMENT: 16 years and older

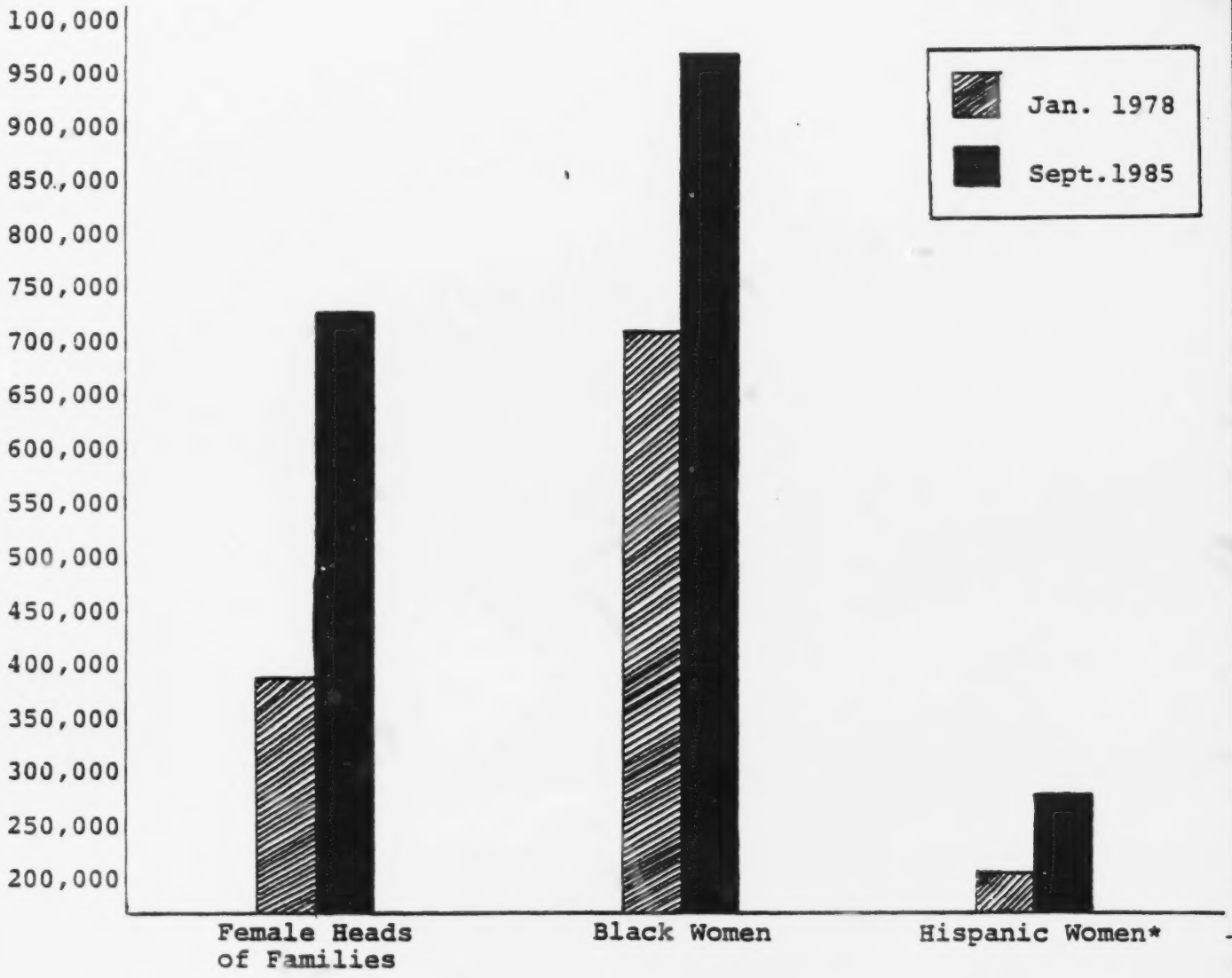


Source: Bureau of Labor Statistics

BEST COPY AVAILABLE

Figure 4

Numbers of Women Unemployed During Recovery:
A Comparison of Official Unemployment Totals 34 Months After the 1974-1975 and 1981-1982 Recessions



Source: Bureau of Labor Statistics

*Data on Hispanic women are 1977 and 1984 averages; monthly data are not available.

As more and more families have more than one earner, the economic consequences of unemployment may be cushioned. For women maintaining families alone, however, the consequences of unemployment are usually more severe. The likelihood of having someone other than the female head that is of working age and employed is much less than in other families. Thus, only about a fifth of unemployed women family heads have another family member, a teenager or other adult worker, who is currently employed. For this reason, two-thirds of female-headed households who experienced unemployment in 1984 had incomes at or below the poverty level.

Black Women

Black women suffer from persistent and severe unemployment. Their current unemployment rate (September, 1985) of 15.1% is more than twice as high as the national rate of 7.1%, and this enormous disparity has existed over recent decades. (Figure 3) Indeed, black women have the highest unemployment rate of any group of women.

Black women's unemployment is even more dramatic when contrasted with unemployment rates among whites: currently white men have a 5.5% unemployment rate, while the rate for white women is 5.8%. Unemployment among black women is nearly three times the unemployment rate among whites. Blacks are also unemployed as a result of job loss at over two and one-half times the rate of whites. In August 1985, 2.8% of unemployed whites cited job loss as the reason for their unemployment, while 6.8% of unemployed blacks had lost jobs.

Periods of recession aggravate the disparity between black and white unemployment even more. In 1982, when national unemployment rates reached their peak at 10.8% the rates for white women and men were 7.3% and 8.8% respectively, but the rate for black women was 17.6%. Even as the overall rates of unemployment have declined since 1983, black women have continued to experience disproportionate levels of unemployment.

Indeed, the recovery from the 1981-82 recession has failed to reduce joblessness among black women to levels even approaching those achieved following the 1974-75 recession. In September 1985, 34 months after the end of the last recession, nearly one million (964,000) black women remain out of work. After a recovery of the same duration in January 1978, only 706,000 black women were officially counted as unemployed. This increase of 37% in the numbers of unemployed black women after nearly three years of economic growth illustrates the extent to which the current recovery has failed to reach large segments of the American population.

For many years, the unemployment of black women exceeded the rate for black men by about two percentage points. Since 1980, the jobless rate for black men began climbing above the rate for black women, reaching 20.1% compared to the 18.6% rate for black women in 1983. Since that record gap, the unemployment rate for black men has declined more rapidly than the rate for black women and in September of this year, the rate for both hovered around 15%.

Involuntary part-time employment affects black women more severely than whites. For example, in 1982, involuntary part-time employment affected 10.3% of black women, but only 4.5% of white men and 7.7% of white women. Black women suffer more than twice as much from forced part-time work as white men.

Ironically, in spite of these high unemployment rates, black women have always had high rates of labor force participation. As early as 1890, nearly 40% of black women and girls over age 10 were employed. The labor force participation of black women fluctuated in the 1978-83 period between 53% and 55%. More than 70% of black women aged 25-44 years old participated in the labor market in 1983. Black women head households more frequently than do white women, and black men experience higher unemployment rates and lower wages than do white men. The work effort of black women is often key to the survival of black families. However, this high rate of labor force participation has not translated into real economic gains for black women.

Hispanic Women

The unemployment rate for Hispanic women is also very high, compared both to the national unemployment rate and to the unemployment rate for all women. In 1984, for example, while the national unemployment rate was 7.5%, the unemployment rate for Hispanic women was 11%. Similarly, the unemployment rate for women generally was just above the national average at 7.6%, but the rate for Hispanic women at 11% was more than three full percentage points higher than the rate for all women. Sub-groups

of Hispanic women experience unemployment at differing levels. In 1984, Mexican origin women had an unemployment rate of 10.9%, for Puerto Rican origin women the rate was 14.7% and for Cuban origin women it was 6.7%.

Similar to black women and female heads of household, the official unemployment data suggest that Hispanic women are faring substantially worse in the wake of the 1981-82 recession than they did following the 1974-75 recession. In 1977, the second full year after the end of the 1974-75 recession, 204,000 Hispanic women were officially counted as unemployed. During the second year of recovery from the 1981-82 recession, the number of unemployed Hispanic women remained 40% above that level, totalling 286,000 in 1984.

Labor force participation for Hispanic women has increased in recent years. In 1984, the labor force participation rate for Hispanic women was 50%, compared to 52.4% for white women and 53.7% for Black women.

Young Women

Young women also are far more likely than the average labor force participant to experience periods of joblessness. In September 1985, 16.4% of all women between the ages of 16 and 19 who were actively looking for work could not find jobs, and at 33.6% the jobless rate of young black women was double the average unemployment rate for all young women. For women between the ages of 20 and 24, the official unemployment rate stood at 11.2%. While teenage women fare somewhat better than their male

counterparts, their employment prospects also tend to improve less in relative terms as they grow older. Hence, women aged 20-24 had a higher official unemployment rate in September 1985 than men in the same age group.

Many of the employment problems experienced by young women are common to all teenagers. Lack of basic academic skills, prior work experience, and occupational skills training all pose barriers to employment among young people, including young women. In some cases, the job prospects of teenage women are further diminished by vocational education and occupational training programs which focus on the employment-related needs of male teenagers at their expense. Moreover, many young women inaccurately assess their future employment needs and options. They are likely to have limited career aspirations which are confined to work traditionally performed by women, thereby focusing on relatively low-wage jobs with little potential for career advancement. For example, a Labor Department study found that 18.6% of young women and only 1.4% of young men aspired to clerical occupations; conversely, 22% of males, but only 2.3% of females, aspired to occupations in the blue collar crafts.

Women who become mothers at an early age face more complicated problems in attempting to enter the labor market. The employment problems of teenage mothers generally begin with low levels of educational attainment and self-esteem, factors which initially contribute to early parenthood. Without prior work experience or adequate options for child care, few teenage mothers manage to find and retain employment independently. The

high incidence of joblessness is reflected in high poverty rates among families headed by young women: three out of every four single mothers under the age of 25 live below the poverty line.

Middle-Aged and Older Women

For the second quarter of 1985, the unemployment rates for women 45 years old or older were for the most part reassuringly low: 4.9% for women age 45 to 54, 4.4% for women age 55 to 64, and 3.4% for women 65 or older, although black women over 65 had a 9.5% rate of joblessness. These rates might lead one to believe that "all is well" for America's middle-aged and older women. However, these statistics fail to indicate the special employment problems faced by this population.

First, what the unemployment rates do not show is that when midlife and older women become unemployed, they have a harder time finding a job than do other women. For example, in the second quarter of 1985, women age 20 to 44 spent an average of 13.8 weeks looking for their next job, while it took women 45 years old and older 17.8 weeks to become reemployed. This longer duration of unemployment means that for middle-aged and older women, unemployment can be a more threatening situation than for some other populations.

In fact, older women are most apt to remove themselves from the job market, thereby not showing up as either unemployed or discouraged workers. A House Committee on Aging study estimated that after a period of unemploment, nearly one in three women 60 years old or older will drop out of the work force entirely.

Likelihood of Withdrawal from Labor Force After Unemployment

Age	Sex M	Sex F
25-44	9%	25%
60+	27%	31%

Source: House Select Committee on Aging: Unemployment Crisis Facing Older Americans, October 1982.

The unemployment rates are also misleading because they do not account for the large number of discouraged middle-aged and older women workers. For example in the second quarter of 1985, 96,000 women 60 years old and older were discouraged workers. Thirty percent of them believed employers thought they were too old and over one-half attributed their unemployment to job market factors, such as no work was available.

A third reason the unemployment figures are falsely reassuring is that they do not show how many women need full-time work but are able only to find part-time employment. Older women are more likely than older men to be working part-time involuntarily (working part-time for "economic reasons"). In the second quarter of 1985, 6.2% of women in the work force age 55 and older worked part-time for economic reasons, compared to 3.1% of older men. Minority women are particularly vulnerable -- 10.5% of black women age 55 and over worked part-time involuntarily in 1984.

One segment of the population which faces serious employment problems is displaced homemakers -- middle-aged and older women who have lost their unpaid jobs as homemakers upon the death, divorce, separation or disability of their spouses or upon the

loss of long-term public assistance. While recent data are not available, statistics from 1976 paint a portrait of a group whose official unemployment rate, if it were tabulated, would be disturbingly high. At that time, of the estimated 4 million displaced homemakers, at least half were experiencing employment problems. Of this group, 50% were underemployed, either working full-time for below minimum wages or working part-time for economic reasons. Another 20% were unemployed. Fifteen percent reported not being in the labor force for other reasons, and 15% were about to lose AFDC or other income related to the presence of dependent children. Clearly, official unemployment rates of between 3% and 5% for women 45 and older do not accurately portray the situation of displaced homemakers.

III.

THE LINK BETWEEN JOBLESSNESS, UNDEREMPLOYMENT AND POVERTY

- The poverty rate for female heads of families was 34.5% in 1984, more than five times the poverty rate for married couples.
- For black women heading families, the poverty rate was 51.7%.
- For Hispanic women heading families, the poverty rate was 53.4%.

The high incidence of poverty among single heads of household and black and Hispanic women results not only from the high unemployment rates among these groups, but also from their disproportionate representation in part-time or intermittent jobs, and their concentration in sex-and racially-segregated jobs paying low wages and offering little opportunity for advancement.

The links between poverty and unemployment are striking, and they are particularly dramatic for black and Hispanic workers. For all jobless workers the poverty rate increases with duration of unemployment: for workers jobless for one to four weeks, 13% are in poverty, while among workers jobless for 15 to 26 weeks, the poverty rate increases to 19.9% and for those unemployed more than 27 weeks, it rises to 31.7%. For black and Hispanic workers, joblessness causes even greater poverty: for black and Hispanic workers jobless for one to four weeks, 24.3% and 21.7% respectively are in poverty. Blacks without jobs for 15 to 26 weeks have a 35.4% poverty rate, while the rate for Hispanic workers unemployed this long is 33.1%. Blacks and Hispanics

unemployed for 27 weeks or more have poverty rates of 42.4% and 40.9% respectively. Clearly, the path from unemployment to poverty is direct and the route is particularly straight for black and Hispanic workers.

Part-time employment also contributes significantly to high levels of poverty, particularly among women. For example, the median wage of female part-time workers is $97 per week; for women maintaining families it is $109 per week. Among female heads of household, 43% of those working only part-time and/or for part of the year had incomes below the poverty level. Among black female heads of household working part-time and/or for part of the year, the poverty rate was 58%. Even when working full-time, women are more likely than men to experience disruptions in work due to illness, work stoppages, or other causes, and their absences are considerably less likely to be paid than those of men (54% versus 68%).

The impact of part-time employment on income status is compounded by greater numbers of part-time jobs in low-wage occupations. In addition to reduced hours, many part-time jobs pay lower hourly rates than full-time employment even when the work is essentially equal. The largest proportions of involuntary part-time workers are found in the service occupations, among operators classified as handlers, and among retail sales workers. While women are more likely than men to work part-time in every job category, female part-time workers are heavily concentrated in low-wage sectors. Minority women are also represented disproportionately in these occupations and

remain most vulnerable to involuntary, part-time employment at very low wages.

Women who work part-time also enjoy fewer fringe benefits and protections from economic insecurity as a result of their employment. Part-time jobs rarely are accompanied by non-wage benefits such as pension or health insurance coverage. Furthermore, the loss of part-time employment generally leaves women ineligible for unemployment benefits to cushion its impact. Minority women again tend to be the most vulnerable. For example, among black female workers who head households and have children under age 18, fewer than one-third are covered by pensions and less than one-half are covered by group health insurance plans.

Even when working full-time, women earn less than men.

MEDIAN WEEKLY EAERNINGS
First Quarter, 1985

White men	$418
Black men	303
Hispanic men	295
White women	283
Black women	264
Hispanic women	240
Female Single Heads of Household	282

Nor are these income disparities explained by differences in educational levels: in 1982, white male college graduates had a median income of $28,700; white female graduates experienced median earnings of only $18,800; and the median earnings for black female college graduates were even lower, at $16,200. Indeed, white males with only an eighth grade education had median annual earnings of $16,800 -- higher than the $16,200 earned by black women with a college degree.

These earnings disparities reflect the fact that most women, particularly black and Hispanic female workers, are employed in the least desirable, least well-paid jobs in the occupational strata. For example, fully 30% of black women are employed in private household and service occupations (i.e., cleaning services, teacher aides, social workers aides and health service aides), while another 30% work in low skill clerical jobs (i.e., file clerks, clerical assistants, typists, telephone operators and receptionists). When black female retail sales workers (3.2%) and nondurable goods operatives (7.2%) are added to the black women who work in clerical, service, and private household occupations (60%), it becomes clear that the majority of black women -- more than 70% -- work in low-wage occupations.

Hispanic women are also concentrated in low level jobs within occupations: 36% of Hispanic women workers are employed in clerical and kindred work where the 1980 median annual wage for women was only $10,909; while the median annual wage for men in clerical and kindred work was $18,474. Operatives, where Hispanic women are especially overrepresented, accounted for 22% of Hispanic women workers compared to 11.3% of black women and 9.7% of white women. The operative jobs in which women are predominantly employed include laundry and dry cleaning operatives, packers and wrappers, sewers and stitchers, shoe-making machine operatives, and textile operatives. The 1980 median annual wage for women operative workers was only $9,476, for men, the median annual wage was $15,473.

In sum, high levels of underemployment and part-time employment as well as unemployment and the concentration of women workers in low-wage occupationally segregated jobs contribute significantly to the high poverty levels of women, particularly black and Hispanic women heading households.

IV

PUBLIC POLICY RESPONSES TO JOBLESSNESS

The causes of high jobless rates among black and Hispanic women and single heads of household are complex. Inadequate federal employment and training initiatives, and persistent job discrimination which keeps women in low-paid, female-dominated jobs, are clearly key factors. The shortage of suitable jobs, aggravated by the absence of a coherent national industrial policy, further limits the economic opportunities available to women.

FEDERAL EMPLOYMENT AND TRAINING INITIATIVES

Unfortunately, just at the point that the feminization of poverty has become a stark reality (three-quarters of the nation's poor are women and their dependent children), the federal government's employment and training efforts on behalf of the economically disadvantaged have lagged. Three federal initiatives -- the Job Training Partnership Act, the Vocational Education Act, and the Work Incentive Program -- have the potential to help women break the poverty cycle through gainful, meaningful employment, but none of the programs has come close to meeting the enormous and growing need.

Job Training Partnership Act

The Job Training Partnership Act (JTPA) is the largest of all current federal employment and training initiatives. A

glance at the raw statistics suggests that women are participating in the program: U.S. Department of Labor data indicate that slightly more than half of all program participants are women. Nonetheless, a close look behind the numbers reveals that the program has not reached the most economically disadvantaged, minority women and single heads of households. Those most in need of basic skills, training or the opportunity to climb out of low-wage dead-end jobs have not found JTPA a source of assistance or hope.

Enacted in 1982, JTPA provides federal funds for job training to states, which then distribute their monies to "Service Delivery Areas" (SDA's) within their borders. Decisions on target populations to be served, appropriate provider groups to do the training, and dissemination of funds rest with a Private Industry Council (PIC) comprised primarily of local officials and business representatives. Seventy percent of program funds must be spent on direct training services; administrative costs cannot exceed thirty percent, and only fifteen percent can be spent on support services. In sharp contrast to JTPA's predecessor, CETA, the federal government provides little guidance or direction in how the funds are to be spent. Local SDAs, relying heavily on input from the business community, are free to spend their funds on the kinds of training programs they desire.

While JTPA is touted as the federal government's major effort to assist youth and economically disadvantaged unskilled adults enter the labor force, the resources which both Congress

and the Administration have been willing to commit are seriously inadequate. In 1985, $3.5 billion was appropriated for JTPA, down from $7.5 billion that was spent in 1981 on employment and training under CETA. According to recent estimates, only 5% of the eligible population is being served by JTPA, and in large urban and rural areas, only one to three percent of the population is being served. Despite this paucity of resources, the Administration annually tries to reduce JTPA's funding, thus limiting further the program's possibility of success. A substantial infusion of dollars is now essential if the JTPA program is to make discernible gains for the thousands of unemployed youth and adults entering and re-entering the labor market.

The law's eligibility requirements focus aid on the economically disadvantaged, including youth. However, many of the program's specific statutory requirements undercut the Act's intention of serving those most in need of assistance. First, the program has very strict "performance standards," which require a high participant-to-job placement ratio. The effect of these performance standards is to discourage JTPA programs from enrolling "hard to place" applicants -- in most cases, women with little previous job experience and low educational levels. Second, there is no stipulation that local programs set aside money for support services such as transportation and child care for program participants. Since many programs have not earmarked dollars for this purpose, women with young children are effectively shut out of JTPA's training opportunities. Indeed,

local program administrators are under so much pressure to enroll participants that can be easily placed to meet the performance standards that they are simply not seeking or serving individuals needing child care, stipends or other support services.

Detailed evaluations of local JTPA programs have documented the impact of performance standards on enrollment patterns and supportive services for female participants. For example, a comprehensive study of JTPA programs in 57 Service Delivery Areas by Grinker, Walker and Associates found evidence of widespread "creaming" to select the most job-ready applicants for training. The Grinker-Walker study also revealed that the sample SDAs were spending only 8% of their funds on supportive services (roughly half the total allowed under the statute), and that only one in six SDAs was spending the maximum amount available for this purpose. Similarly, a more intensive study of JTPA implementation in Illinois conducted by Gary Orfield at the University of Chicago found that women, even when accepted into training programs, were far more likely than men to be channeled into classroom training for low-wage clerical jobs while men were twice as likely to receive on-the-job training which produces immediate income and long-term employment prospects. The Orfield evaluation further discovered that female JTPA participants in Illinois fared less well than men once training has been completed: although women receiving AFDC benefits, often minority single parents, made up one-fourth of all enrollees, they comprised only 19% of those placed in private sector jobs.

A further shortcoming of the Job Training Partnership Act is the absence of a significant commitment to direct federal job creation and public sector work experience. While public service employment under the Comprehensive Employment and Training Act (CETA) drew heavy criticism during the late 1970s, independent evaluations of the program suggest that it was an effective means of providing work experience and increasing job opportunities during recession. Public sector jobs proved particularly important for disadvantaged youth -- CETA programs in fiscal year 1979 provided nearly half a million person-years of employment for those between the ages of 14 and 21, and over 40% of all black youth as well as almost one-fourth of all Hispanic youth who worked in 1979 found their jobs in a CETA program. Yet JTPA programs are authorized to provide only the most limited forms of work experience, and barred by statute from using federal funds to pay wages for public sector jobs. As a result, JTPA's ability to assist women who need work experience or face unemployment because of job shortages in the private sector is severely limited.

Finally, the Act does not provide for a meaningful federal oversight role, basically leaving to states and to chance the achievement of the program's stated goals. The Act's data collection requirements are minimal. States are not required to maintain profiles on program participants, job experience and income levels prior and subsequent to participation in JTPA. Thus, the Act denies advocates and policy makers the tools necessary to assess the program's effectiveness, only reaffirming

the widespread concern that the least skilled, the hardest to employ, are not being served by JTPA.

In spite of these shortcomings at the national level, however, several of the states have used their JTPA funds to benefit low-skilled, economically disadvantaged women. For example, in Tennessee, one local program has targeted displaced homemakers, and in addition to skills training, has provided program participants with funds for supportive services that cover child care, transportation and limited medical costs. Another program in Virginia serves women exclusively, offering participants a range of pre-employment activities including job counseling, as well as basic education and on-the-job training. Programs in North Carolina and Wisconsin, among other states, also train women specifically for non-traditional jobs.

Major revisions of the Job Training Partnership Act are essential, however, if the promise of meaningful employment assistance to women in these selected states is to be translated into effective programs throughout the nation. The current system of performance standards must be revised to reduce the emphasis on immediate, low-cost job placements and encourage longer-term investments in training for disadvantaged women. A stronger federal role in the design and targeting of programs is necessary to ensure that those women (and men) most in need of assistance are served. A job creation component also should be added to JTPA so that employment opportunities are available for those without prior work experience and during periods of recession. Finally, and perhaps most importantly, federal

support for employment and training initiatives under JTPA must be dramatically increased to enable states and communities to reach a larger segment of the jobless and underemployed population.

Vocational Education

Vocational education programs also can play an important role in preparing young people for participation in the current job market. The results of federal support for vocational education programs, which exceeds $700 million annually, have been disappointing at best. Vocational education programs have been hampered by failure to assess the needs of economically disadvantaged women, lack of funds, and a misplaced focus that has failed to train workers for jobs requiring today's technological skills. Moreover, sex-segregated and sex-stereotyped programs have left women and girls ill-prepared for jobs with upward mobility and adequate income.

The ability of vocational education programs to reach disadvantaged youth and improve their employability has long been questioned. Many schools continue to use vocational education courses as a means of tracking students, offering unchallenging and sometimes irrelevant curriculum to those identified as "low achievers." Even when schools and states have seriously addressed the goals of vocational education, their attempts to train teenagers for a lifetime career has grown increasingly outdated in a national labor market characterized by a relatively high degree of occupational change. As innovations in workplace

technologies grow more rapid, vocational education programs are struggling to modernize equipment and proving largely unable to mount new and effective programs for disadvantaged youth.

Recent research on the early labor market experience of vocational education students suggests that their training yields neither lower unemployment rates nor higher-paying jobs. In some states, fewer than one-fourth of all students enrolled in vocational education courses ever completed a course of study and a very small number (as low as 4%) actually found jobs in their field of study. Furthermore, studies of vocational education generally have not supported the claim that such programs keep disadvantaged students in school longer and prevent them from dropping out. Amendments to the federal Vocational Education Act passed in 1984 sought to bolster programs serving poor and minority youth, but it is not yet clear whether these new initiatives will heighten the effectiveness of vocational education programs.

Vocational education programs have proved particularly inadequate in meeting the employment-related needs of female high school students. Since 1976, the legislation establishing the federal vocational education program has stated that the funds must not be used to perpetuate discrimination. Despite a mandate that a "Sex Equity Coordinator" play a role in every state program, equitable treatment of women has been difficult to achieve. While half the 17 million participants were women and girls, nearly 90 percent of them were separately tracked into traditionally female occupations, and took secretarial,

cosmetological, or health courses while their male counterparts learned trade, industrial or construction skills. Instead of training single parents, displaced homemakers, and economically disadvantaged young women for careers that offered opportunity and a decent income, vocational education was the handmaiden of sex-stereotyped employment and the virtual guarantor of perpetually low-income jobs for women.

The recent story of vocational education has been more promising. Congress reauthorized the program in 1984, and addressed the program's failure to break the cycle of channeling women into low-paying employment. Congress expanded the duties of the Sex Equity Coordinator, and established two innovative programs under his/her jurisdiction. Now 8.5% of the federal grant must be spent on programs geared toward displaced homemakers and single parents; the money can be used for training, day care, and other support services that will help move these women into the work force. Furthermore, another 3.5% of the grant must be used for programs to overcome sex bias and stereotypes in employment, including programs that train women for non-traditional employment.

As under JTPA, the effectiveness of vocational education programs has been hampered by patently inadequate levels of federal funding. In FY 1982, the budget for vocational education was cut by $125 million (16%) from its FY 1980 level; this budget level has remained frozen for four years. Although Congress approved a $100 million supplemental appropriation for FY 1985, total program dollars remained 18% below the level needed to

provide FY 1980 levels of service for vocational education. Without adequate funding, the programs designed for women will have little effect. In addition, federal budget cuts have prevented vocational education programs from keeping pace with rapidly changing technologies. As a result, even the best-intentioned program cannot fully intergrate women workers into jobs with decent futures and decent incomes.

Work Incentive Program (WIN)

Enacted in 1967, the Work Incentive (WIN) Program remains an unrealized promise of a path away from dependency and toward meaningful, unsubsidized employment. WIN was designed to provide job training and placement for adult AFDC recipients (93% of whom are women) whose children are age six or older and who live within reasonable transportation distance of a training site. Because of inadequate funding and support services, however, WIN has fallen far short of its goals.

After accounting for inflation, WIN funds are 40% lower than they were in FY 1981. As a result, many WIN registrants never receive promised skills assessments, training or job placement, and cannot successfully enter the labor market. Less than a quarter (23.7%) entered unsubsidized employment for more than thirty days in FY 1984; not even 12% were able to leave the AFDC program after WIN "training." Even WIN's "successes" do not offer a real route out of dependency. Instead of concentrating on education, counseling, and motivation training, WIN most often matches participants with low-wage jobs that require little skill

and provide less opportunity and are segregated on the basis of sex.

Despite this unimpressive national picture, several states have begun to reshape their WIN programs in an attempt to expand training and placement opportunities for unskilled AFDC women. For example, the "ET: Choices" program launched by Massachusetts in October 1983 provides for individualized assessment of the employment needs of AFDC recipients and offers them a choice of four programs -- career counseling, training, supported work, and job placement. The Massachusetts program also provides day care for up to one year after placement and Medicaid benefits for up to 15 months after placement. Maine has also used the flexibility provided by Congress in its authorization of WIN demonstration programs in 1981 to develop a system of training and job placement which uses a portion of a recipient's AFDC grant as a wage subsidy to expand opportunities for private sector employment.

Some combination of individualized needs assessments, supervised job search, skills training, and grant diversion is now being utilized in several other states (including Maryland, Louisiana, Minnesota and Arizona, among others) in efforts to bolster the employability of AFDC recipients. With few exceptions, these programs remain very small and serve only a few hundred disadvantaged women. Because the training and supportive services needed by most AFDC women are costly to provide, even the innovative WIN programs are far from an adequate response to the employment-related needs of disadvantaged women. Nonetheless, the new initiatives mounted in these states

represent an encouraging sign that the nation may begin to fulfill its ideological commitment to work as an alternative to welfare dependency for employable women on AFDC.

For WIN programs to be successful, the provision of post-program social services is essential in order to ease the transition to work and strengthen incentives to retain employment. Chief among these services is day care, in theory a state responsibility but funded primarily by the federal government. Without readily available day care, WIN participants with young children will not see steady employment as an option. But day care too, is less amply provided than in the recent past. The major federal program that funds day care services, Title XX, was cut 22% in FY 1981, and its services today remain well below the FY 1981 levels. In 1984, 25 states spent less on day care than they did in 1981, and 27 states served fewer children than they were able to care for in 1981.

WIN is targeted for extinction each year in the Reagan Administration's budget. Repeal is not the answer to WIN's mixed track record. Instead, the program needs adequate funding and services to train the millions of eligible women for permanent employment and to sustain the hope that every family can be self-sustaining.

BARRIERS TO EMPLOYMENT

Another major cause of unemployment and underemployment for women is job discrimination. In a report issued by the U.S. Civil Rights Commission in 1982, discriminatory employment

practices were found to be a major cause of the disproportionately high percentage of women who were either unemployed or underemployed. The report indicated that disparities in unemployment and underemployment persisted, particularly for women of color, regardless of the relative health or infirmity of the economy.

Vigorous enforcement of anti-discrimination laws when undertaken has been effective in increasing employment opportunities for women. Title VII of the Civil Rights Act, Title IX of the Education Amendments, and Executive Order 11246 prohibiting discrimination by government contractors, all are important tools for assuring that women have equal access to available jobs and receive promotions and advancements commensurate with their male colleagues.

An illustration of the effectiveness of these anti-discrimination laws is Executive Order 11246. Executive Order 11246 prohibits companies that do business with the federal government from discriminating in their employment practices and policies on the basis of race, color, sex, national origin, or religion and requires them to take affirmative action.

Two recent studies conducted at the request of the Office of Federal Contract Compliance Programs (OFCCP) within the Department of Labor demonstrated significantly greater employment gains for women in work forces covered by Executive Order 11246 and its affirmative action requirements than in work forces not covered by the Executive Order. For example, employment opportunities for women in the banking industry have increased

dramatically: the percentage of women employed as bank officials and financial managers increased from 17.6% in 1970 to 31.4% in 1980. Similarly, vigorous enforcement of Executive Order 11246 was responsible for increasing the number of women miners from 1% in 1972 to 11% in 1979, and for increasing the number of women employed in the construction industry by 30% in an eighteen month period in the early 1980's. One study found further that federal contractors had fewer women concentrated in low-paying jobs than noncontractors.

The substantial evidence of increased employment opportunity as a result of vigorous enforcement of anti-discrimination laws, particularly the enforcement of affirmative action requirements of Executive Order 11246, suggests that efforts to enforce such laws are critical to ending the disproportionate unemployment and underemployment suffered by women in general and women of color in particular. It is therefore ironic that this federal policy, with proven effectiveness, is under attack by the present Administration. At this writing, key Administration officials have proposed to weaken the Executive Order by eliminating the affirmative action requirements, thereby gutting one of the important legal mechanisms for increasing employment opportunities for women.

INDUSTRIAL POLICY

A final factor affecting the high rate of unemployment and underemployment among women is the absence of a coherent industrial policy. Automation is displacing workers with

machines and/or robots, jobs are moving overseas, leaving many workers with long histories of stable employment jobless, and the workplace itself is changing, inviting large numbers of people to work outside a traditional office or plant setting. While all of these revoluntionary changes occur, there is no coordinated policy response, no comprehensive retraining programs, no long-range trade or industrial re-development policies to retain jobs in this country and to assure that tomorrow's workforce is prepared to step into the jobs of the future. The result is that women, as the most vulnerable workers, are harmed.

As this country shifts from a manufacturing to a service producing and information society, many of the industries most affected by this shift have heavy concentrations of women. For example, the textile industry -- 62% female -- has lost over 150,000 jobs in recent years. Furthermore, a recent Labor Department survey indicated that between 1979 and 1984, 1.8 million adult women who had been in jobs for three years or more were displaced by plant closings or related causes. Twenty-two percent of these women workers were unemployed at the time of the survey, and one-quarter dropped out of the labor force altogether. That proportion of displaced women workers who dropped out of the labor force was approximately two and a half times the dislocated male workers drop out rate. While 53% of the women workers obtained new jobs, many were earning less than at their old jobs. Overall, the study reported 45% of dislocated workers with new jobs earned less than they had previously.

The erosion of manufacturing industries has undermined the progress women had made during the 1970s in moving into non-traditional jobs in basic industries. For example, 12.2% of all Ford's hourly workers in 1978 were women, but 71% of those women had lost their jobs in 1982, when nearly half of all Ford hourly jobs were wiped out. In the auto industry as a whole, the unemployment rate for women is 30% compared to an 18% rate for men.

A corollary of these changes is the reduction of mid-level job opportunities -- the step to economic security for many economically disadvantaged and low-income individuals. According to the BLS, the fastest growing occupations are service workers, janitors, cooks, fast-food and clerical workers -- all low-paying occupations with little opportunity for advancement and high levels of instability. As entrants (or reentrants) into the labor market, low-skilled women workers will not have the same field of mid-level jobs to aspire to that workers in the past have had, but will instead be locked into low-wage dead-end jobs.

The implication of these trends for women is clear: industrial policy, including trade, tax and education and job training initiatives must be shaped to ensure that this country retains and produces enough jobs to enable all of its citizens, including the unemployed and underemployed, to secure gainful, productive employment, and to ensure that the work force, so many of whom will be women, is prepared to handle the jobs of tomorrow.

TWENTY HIGHEST METROPOLITAN AREAS UNEMPLOYMENT (%)

	Location	Annual Average 1979 Official Rate	Annual Average 1979 Real Rate	August 1985 (most recent) Official* Rate	August 1985 (most recent) Real** Rate
1.	McAllen-Edinburg-Mission, TX	12.0	20.4	20.5	36.9
2.	Lake Charles, LA	6.8	11.6	13.7	24.7
3.	Lakeland-Winter Haven, FL	9.8	16.7	13.6	24.5
4.	Beaumont-Port Arthur, TX	5.9	10.0	13.5	24.3
5.	Erie, PA	7.2	12.2	13.3	23.9
	Laredo, CA	10.7	18.2	13.3	23.9
	Wheeling, WV	6.4	10.9	13.3	23.9
6.	Brownsville-Harlingen, TX	8.5	14.5	13.0	23.5
7.	Modesto, CA	11.8	20.1	12.7	22.9
8.	Youngstown-Warren, OH	7.2	12.2	12.6	22.7
9.	Waterloo-Cedar Falls, IA	4.8	8.2	12.3	22.1
10.	Huntington-Ashland, WV	6.3	10.7	11.6	20.9
11.	New Orleans, LA	5.9	10.0	11.2	20.2
	Peoria, IL	5.4	9.2	11.2	20.2
12.	Kenosha, WI	5.2	8.8	11.0	19.8
	Stockton, CA	9.9	16.8	11.0	19.8
	Kankakee, IL	8.1	13.8	11.0	19.8
13.	Gary-Hammond, IN	6.6	11.2	10.8	19.4
	Davenport-Rock Island-Moline, IL	4.4	7.5	10.8	19.4
14.	Decatur, IL	7.9	14.2	10.7	19.3
	Johnstown, PA	8.9	15.1	10.7	19.3
15.	Bakersfield, CA	8.6	14.6	10.6	19.1
	Fresno, CA	8.0	13.6	10.6	19.1
	Galveston-Texas City, TX	5.2	8.8	10.6	19.1
16.	El Paso, TX	7.9	13.4	10.5	18.9
	Parkersburg-Marietta, WV	6.0	10.2	10.5	18.9
17.	Houma-Thibodaux, LA	N/A	N/A	10.3	18.5
18.	Las Cruces, NM	N/A	N/A	10.2	18.4
19.	Baton Rouge, LA	6.5	11.1	10.1	18.2
20.	Canton, OH	5.7	9.7	10.0	18.0
	Albany, GA	5.9	10.6	10.0	18.0

*/ SOURCE: Bureau of Labor Statistics.

**/ The real rate of unemployment takes into account the numbers of officially unemployed, part-time for economic reasons and discouraged workers. In August, the official unemployment rate was 7.0 percent, while the real jobless rate was 12.6 percent.

APPENDIX B

TWENTY LARGEST METROPOLITAN AREAS UNEMPLOYMENT (%)

	Location	Annual Average 1979 Official Rate	Annual Average 1979 Real Rate	August 1985 (most recent) Official* Rate	August 1985 (most recent) Real** Rate
1.	New York, NY	8.1	13.8	7.1	12.8
2.	Los Angeles-Long Beach, CA	5.5	9.4	7.1	12.8
3.	Chicago, IL	5.2	8.8	8.2	14.8
4.	Philadelphia, PA	6.9	11.7	5.7	10.3
5.	San Francisco, CA	5.6	9.5	5.4	9.7
6.	Detroit, MI	8.0	13.6	N/A	N/A
7.	Boston, MA	5.3	9.0	3.3	5.9
8.	Houston,TX	3.3	5.6	7.6	13.7
9.	Washington, D.C.	9.7	12.8	9.1	16.4
10.	Dallas, TX	3.6	6.1	4.9	8.8
11.	Miami-Hialeah, FL	6.3	10.7	6.7	12.1
12.	Cleveland, OH	5.0	8.5	8.4	15.1
13.	St. Louis, MO	5.4	9.2	7.5	13.5
14.	Atlanta, GA	4.6	7.8	5.5	9.9
15.	Pittsburgh, PA	5.9	10.0	8.5	15.3
16.	Baltimore, MD	6.6	11.2	5.0	9.0
17.	Minneapolis-St. Paul, MN	3.3	5.6	4.3	7.7
18.	Seattle, WA	5.3	9.0	6.0	10.8
19.	San Diego, CA	6.2	10.5	5.9	10.6
20.	Tampa-St. Petersburg-Clearwater, FL	5.4	9.2	4.7	8.5

*/SOURCE: Bureau of Labor Statistics.

**/ The real rate of unemployment takes into account the numbers of officially unemployed, part-time for economic reasons and discouraged workers. In August the official unemployment rate was 7.0 percent, while the real jobless rate was 12.6 percent.

APPENDIX C

STATE UNEMPLOYMENT RATES %

State	Annual Average 1979		August 1985 (Most Recent)	
	Official Rate	Real Rate	Official* Rate	Real** Rate
Alabama	7.1	12.1	8.3	14.9
Alaska	9.2	15.6	8.6	15.5
Arizona	5.1	8.8	6.8	12.2
Arkansas	6.2	10.5	8.4	15.1
California	6.2	10.5	7.3	13.1
Colorado	4.8	8.2	5.4	9.7
Connecticut	5.1	8.7	5.1	9.2
Delaware	8.0	13.6	6.7	12.1
District of Columbia	7.5	12.8	9.1	16.4
Florida	6.0	10.2	5.8	10.4
Georgia	5.1	8.7	6.9	12.4
Hawaii	6.3	10.7	5.6	10.1
Idaho	5.7	9.7	6.8	12.2
Illinois	5.5	9.4	8.8	15.8
Indiana	6.4	10.9	6.9	12.4
Iowa	4.1	7.0	6.9	12.4
Kansas	3.4	5.8	4.6	8.3
Kentucky	5.6	9.5	8.6	15.5
Louisiana	6.7	11.4	11.1	20.0
Maine	7.2	12.2	4.0	7.2
Maryland	5.9	10.0	4.3	7.7
Massachusetts	5.5	9.4	3.7	6.7
Michigan	7.8	13.5	9.7	17.5
Minnesota	4.2	7.1	5.1	9.2
Mississippi	5.8	9.9	10.5	18.9
Missouri	4.5	7.7	6.2	11.2
Montana	5.1	8.7	6.5	11.7
Nebraska	3.2	5.4	4.9	8.8
Nevada	5.1	8.7	7.7	13.9
New Hampshire	3.1	5.3	3.4	6.1
New Jersey	6.9	11.7	4.4	7.9
New Mexico	6.6	11.2	9.0	16.2
New York	7.1	12.1	6.1	11.0
North Carolina	4.8	8.2	5.8	10.4
North Dakota	3.7	6.3	4.9	8.8
Ohio	5.9	10.0	8.8	15.8
Oklahoma	3.4	5.8	6.4	11.5
Oregon	6.8	11.6	7.7	13.9

(continued)

STATE UNEMPLOYMENT RATES %

State	Annual Average 1979 Official Rate	Annual Average 1979 Real Rate	August 1985 (Most Recent) Official* Rate	August 1985 (Most Recent) Real** Rate
Pennsylvania	6.9	11.7	7.3	13.1
Rhode Island	6.6	11.2	4.2	7.6
South Carolina	5.0	8.5	6.6	11.9
South Dakota	3.5	5.6	4.3	7.7
Tennessee	5.8	9.9	8.1	14.6
Texas	4.2	7.1	7.0	12.6
Utah	4.3	7.3	5.1	9.2
Vermont	5.1	8.7	4.5	8.1
Virginia	4.7	8.0	5.3	9.5
Washington	6.8	11.6	7.2	13.0
West Virginia	6.7	11.4	12.4	22.3
Wisconsin	4.5	7.7	6.3	11.3
Wyoming	2.8	4.8	6.0	10.8

*/ Source: U.S. Department of Labor, Bureau of Labor Statistics.

*/ The real rate of unemployment takes into account the numbers of officially unemployed, part-time for economic reasons and discouraged workers. In August, the official unemployment rate was 7.0 percent, while the real jobless rate was 12.6 percent.